



# COMMUNITY Profile

## Featuring

MassMutual Special Care Planners  
Karen Lugiano & Rob Touzeau

- Planning for a special needs family requires both knowledge and compassion. The Special Care Program's holistic approach begins with a foundation of the key areas of traditional financial strategies including financial position, protection, investments, tax reduction strategies, retirement planning and estate planning.
- Our SpecialCare planners have specialty training which provides technical, collaborative, and quantitative skills necessary to help clients with special needs. This means they are equipped with the specialized skills needed to help parents and caregivers plan for the future.
- A Life Care plan is a coordinated program of future care planning involving a disabled person's network of advisors that can help maintain the lifestyle he or she is accustomed to.
- Giving families the information they need for the future.

Local resources,  
opportunities,  
and support for  
the Autism community.

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